

Amendments to the Claims

Claims 1-20 (Cancelled).

Claim 21 (Previously presented): A new computer-implemented method for providing integrated financial management services to a crop producer comprising:

recording projected income and expense data for the crop producer;

updating at least a portion of the projected income and expense data on a periodic basis with actual income and expense data for the crop producer;

providing crop insurance services to the producer, including an evaluation of a proper level of crop insurance where the producer is neither overinsured nor underinsured such that the proper level is used by the crop producer;

providing financial management services, including an ongoing analysis of break even points and profitability based upon the actual and projected income and expense data, the ongoing analysis based in part on the proper level of crop insurance; and

providing marketing services, including an evaluation as to the profitability of a potential sales contract based upon current data from the financial management services, such that sales contracts are executed by the producer;

integrating the crop insurance services, financial management services, and marketing services by updating the ongoing analysis of break even points and profitability with the sales contracts executed by the producer;

presenting a computer generated output to the crop producer showing results from the integrated financial management services, the results including analysis of break even points and profitability.

Claims 22-37 (Canceled).

Claim 38 (Previously presented): The method of claim 21 further comprising the step of advising the crop producer as to ways to improve profitability based upon the actual and projected income and expense data.

Claim 39 (Previously presented): The method of claim 21 further comprising the step of providing financial consulting services to the crop producer based upon the actual and projected income and expense data.

Claim 40 (New): A new computer-implemented method for providing integrated financial management services to a crop producer comprising:
recording projected income and expense data for the crop producer;
updating at least a portion of the projected income and expense data on a periodic basis with actual income and expense data for the crop producer;
providing crop insurance services to the producer, including an evaluation of a proper level of crop insurance where the producer is neither over insured nor underinsured such that the proper level is used by the crop producer, the proper level of crop insurance being substantially equal to one of a plurality of break even points based on differing scenarios;

providing financial management services, including an ongoing analysis of the break even points and profitability based upon the actual and projected income and expense data, the ongoing analysis based in part on the proper level of crop insurance; and providing marketing services, including a determination of profitability goals and evaluation of profitability of potential sales contracts in relationship to the profitability goals based upon current data from the financial management services, such that sales contracts are executed by the producer;

integrating the crop insurance services, financial management services, and marketing services by updating the ongoing analysis of break even points and profitability with the sales contracts executed by the producer;

presenting a computer generated output to the crop producer showing results from the integrated financial management services, the results including analysis of the break even points and profitability.